

What's the Difference Between Emergency and Urgent Care?

This information applies to all **HealthSelect** members and **CIGNA** members.
HealthSelect members should substitute 'HealthSelect' wherever it reads 'CIGNA HealthCare.'

Emergencies

These are sudden and unexpected illnesses or injuries in which loss of life, limb, or severe and permanent medical complications could result if care is not received immediately. Some examples:

- Loss of consciousness
- Uncontrolled bleeding
- Inability to breathe or severe shortness of breath
- Poisoning or suspected overdose of medication
- Severe burns
- Chest pain or oppressive squeezing sensation in the chest
- Numbness or paralysis of an arm or leg
- Suddenly slurred speech
- Lack of responsiveness
- Seizures

If you see any of these symptoms, **get medical attention immediately!**

- Go to the nearest emergency room
- Call your area's emergency services number or 911
- Call your primary care physician (PCP)

Urgent Care

These are situations that require prompt medical attention, but are not considered emergencies. Some examples:

- Ear infections
- Excessive vomiting
- High fever
- Minor burns
- Sprains
- Urinary tract infections
- Prolonged diarrhea

If any of these symptoms are present, call your PCP. He or she will direct you to the most appropriate type of care — emergency room, urgent care center, or office visit. Your doctor may also prescribe medications that will make you more comfortable. If your PCP is unavailable, the office will quickly refer you to another doctor.

When in Doubt, Call Your PCP

CIGNA HealthCare requires your PCP or designated on-call doctor to be available, 24 hours a day, to provide treatment and/or advice in an urgent care situation. He or she will recommend the appropriate type of care and offer helpful self-care tips that will make you more comfortable until you receive treatment.

It's Simple: You're Covered 24 Hours a Day, Wherever You Go

- **Vacationing or traveling on business?**
Just call your CIGNA HealthCare PCP for advice and recommendations for appropriate care.
- **If you can't reach your PCP**
Get the care you need. You may have to pay at the time of treatment but you can submit receipts of payment for reimbursement minus any applicable copays. Notify CIGNA HealthCare as soon as possible by calling Member Services at the toll-free number on your CIGNA HealthCare ID card. Since we do not have any contracted physicians in countries outside the United States, you would be required to pay for any medical treatment received and then file a claim for reimbursement. You can do this by submitting an itemized statement from the physician along with a claim form to the claim's address on your CIGNA HealthCare ID card. Use the online claim form or you can obtain one from your employer's Benefits Department.
- **If you're admitted to the hospital**
Your plan automatically covers you for emergency care while traveling away from home. Call CIGNA HealthCare as soon as possible by calling Member Services at the toll-free number on your CIGNA HealthCare ID card.
- **If you have any questions**
Call your PCP or CIGNA HealthCare. We're here to help!

Still Have Questions?

Call Member Services at the telephone number found on your CIGNA HealthCare ID card.